IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/618,249 Confirmation No.: 4607

Applicant : Brake et. al. Filed : July 11, 2003

Title : Customer Activated Multi-Value (CAM) Card

TC/Art Unit : 3628

Examiner: : T. H. Harbeck

Docket No. : 47004.000251

Customer No. : 21967

MAIL STOP RCE

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

SUBMISSION UNDER 37 C.F.R. § 1.114

Sir:

Responsive to the Final Rejection mailed April 25, 2006 ("Final Rejection") and in conjunction with the concurrently filed Request for Continued Examination, Applicant submits this amendment and response and respectfully requests that the application be reconsidered in light of these remarks and amendments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.